



**State of Connecticut**  
**HOUSE OF REPRESENTATIVES**  
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**Testimony of State Representative Pat Billie Miller**  
**To the General Law Committee, in support of: House Bill 5473, *AAC Cash Refunds For Gift Card Balances***

Good afternoon Representative Baram, Senator Doyle and members of the General Law Committee. I appreciate the opportunity to express my support for one of the proposals before you this session.

Gift cards are an increasingly popular gift choice. They are a \$30 billion a year industry. About 81% of consumers—more than one out of eight shoppers—gave a gift card last year. Shoppers spent an average of \$163 on gift cards last holiday season.

More and more consumers are choosing gift cards because of their perceived flexibility. They may seem like the perfect gift for a friend or family member, allowing recipients to choose what they want. Many see gift cards as synonymous as giving cash, but a little less impersonal.

Gift cards are not the same as cash. Many Connecticut consumers are not aware that retailers do not legally have to redeem gift cards for cash. Even if there is only a nominal value left on a card, retailers do not—and often will not—give cash to a customer. A Connecticut consumer could spend \$99.99 of a \$100 gift card and a retailer would be within their rights under current law in refusing to return the remaining one cent of value in cash to the customer.

House Bill 5473 is a commonsense fix that would simply require an issuer of gift cards, upon request, to provide a purchaser with a cash refund equal to the value of the remaining balance of the gift card after a purchase is made.

If House Bill 5473 is enacted, Connecticut would join ten other states that have enacted similar consumer friendly protections. In California, shoppers may redeem gift cards for their cash value. Representative Baram, Senator Doyle and members of the General Law Committee, I urge you to support House Bill 5473. Thank you.